

Provided by: P.J. Ramaekers & Associates

Motorcycle Minimum Liability Laws by State

Most states require motorcycle owners to buy a minimum amount of bodily injury and property damage Liability Insurance before they can legally drive their motorcycles. The chart below indicates each state's motorcycle insurance requirement and liability minimums and maximums. The first number indicates the bodily injury liability maximum for one person injured in an accident. The second number indicates bodily injury liability maximum for all injuries in one accident. The third number is the property damage liability maximum for one accident.

STATE	MINIMUM LIABILITY LIMITS (in thousands)	MOTORCYCLE INSURANCE REQUIRED
Alabama	25/50/25	Yes
Alaska	50/100/25	Yes
Arizona	15/30/10	Yes
Arkansas	25/50/25	Yes
California	15/30/5	Yes
Colorado	25/50/15	Yes
Connecticut	20/40/10	Yes
Delaware	15/30/10	Yes
District of Columbia	25/50/10 and 25/50/5 for uninsured motorist coverage	Yes
Florida	10/20/10	No
Georgia	25/50/25	Yes
Hawaii	20/40/10	Yes
Idaho	25/50/15	Yes
Illinois	20/40/15	Yes
Indiana	25/50/10	Yes
Iowa	20/40/15 or proof of financial responsibility	No
Kansas	25/50/10	Yes
Kentucky	25/50/10	Yes
Louisiana	15/30/25	Yes
Maine	50/100/25	Yes
Maryland	30/60/15	Yes
Massachusetts	20/40/5	Yes
Michigan	20/40/10	Yes
Minnesota	30/60/10 and 25/50 for uninsured and underinsured motorists coverage	Yes
Mississippi	25/50/25	Yes
Missouri	25/50/10	Yes

Montana	25/50/10	No
Nebraska	25/50/25	Yes
Nevada	15/30/10	Yes
New Hampshire	25/50/25	Yes
New Jersey	15/30/5	Yes
New Mexico	25/50/10	Yes
New York	25/50/10 and 50/100 for death and for death if there are multiple fatalities in an accident	Yes
North Carolina	30/60/25	Yes
North Dakota	25/50/25	Yes
Ohio	25/50/25	Yes
Oklahoma	25/50/25	Yes
Oregon	25/50/20 and 25/50 for uninsured motorist coverage	Yes
Pennsylvania	15/30/5	Yes
Rhode Island	25/50/25	Yes
South Carolina	25/50/25	Yes
South Dakota	25/50/25	Yes
Tennessee	25/50/15	Yes
Texas	30/60/25	Yes
Utah	25/65/15	Yes
Vermont	25/50/10	Yes
Virginia	25/50/20	Yes
Washington	25/50/10	No
West Virginia	20/40/10	Yes
Wisconsin	25/50/10	Yes
Wyoming	25/50/20	Yes

Sources: Insurance Institute for Highway Safety and National Highway Traffic Safety Administration. Legislation is continually changing. Therefore, this information is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact appropriate legal counsel for advice.

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